

Comments

The suggestion: I would like to suggest for taxpayer reform that in the event of a treasury offset. The agency collecting the debt must properly inform the Taxpayer of the of possible offset in advance. The agency should send a certified letter to inform the Taxpayer of the debt to prevent a hardship.

The suggestion: YOU SHOULD HAVE THE FORM 1040 INSTRUCTION BOOKLET FOR 2015 ON LINE. IT IS NOW FEBRUARY 3. WHAT GIVES?

The suggestion: More detail and specific tools to track the process of our tax returns would be a enormous help to the taxpayers

The suggestion: To Whom It May Concern, 99% of my business transactions are electronic, yet in a recent audit, I was required to provide paper to the IRS. The paper was rejected as not the evidence needed. I needed the invoices. These are also mostly electronic. I printed these. These were also rejected. Somehow the format of some invoices did not include the word invoice. So, several rounds of paperwork. Under Audit Reconsideration, I requested a field audit. This was rejected. In addition to the original preparation by an account, I used an accountant to review my audit submissions. This accountant assures me that my electronic transactions will stand up as valid. As a small business owner, and a person with the disability ADHD, the time spent and the extra money spent on this process threatens my business. It is not easy running a business with the threat of \$23,000 liability hanging over the business. This liability has been "hanging" for over two years now. Within the process, I have gotten it down to \$17,000. However, the next step, the last step, the appeal, will probably bering the amount down to near zero. Given that my costs of defense, around \$4,000 now, will be refunded to me by the IRS because of my net worth. The IRS's net gain is zero. However, they have lost time. My net gain (or loss) is zero. I lose time and opportunity costs (because I am waiting for the IRS to resolve a \$17,000 liability). So... we run around and waste time and money. This is not good for the economy. If the IRS had audited by "sampling," then they would have known my transactions are honest. If the IRS had trusted the first or the second accountant to know what they were doing, they would have known my transactions were honest. If the IRS had known that my net worth was under the threshold, then they would know they were only fighting against themselves. Lastly, given the final result, know in advance because of the nature of the transactions being electronic, and therefore accepted by appeal as more accurate that any log of evidence pointing toward an expense, there has to be a better way! Next time, I will challenge it in court immediately as being over burdensome for a person with the disability of ADHD. Electronic transactions are the wave of the future, they will same us all a lot of time and money. The sooner the IRS understands and uses this to their advantage, the better of they and all the taxpayer will be.

The suggestion: The FATCA has, in recent years, severely disrupted the lives of average Americans living abroad. Much has been written about this topic, and studies who that, of the soaring number of citizenship renunciations, half earn less than \$100K per year (study by the University of Kent). This means that people are renouncing, not because they are evading taxes, but because the risk and cost of keeping an American passport is too high. Americans have been shut out of the financial system - having their accounts closed or access to new accounts denied. My suggestion is twofold: 1) Adopt the bona fide resident exception 2) Create a statue of limitations on the citizen-based tax laws. For anyone, myself included, who have lived outside the US for many years (more than a decade) and have no intention of moving back, we should be able to stop the expensive and draconian reporting to the US. This would help the "accidental" Americans, many of whom have not lived in the US for many decades. It would also help people who have earned incomes abroad, married foreign spouses, and who use "foreign banking" for normal activities - basically people who do not intend to return to the US nor claim benefit from US social services.

Tax Reform Suggestions

January 1 – May 21, 2016



The suggestion: During 2014 I found out that I was required to file tax returns in the US. Thank goodness for the London IRS attaché. Charlie, helped me to write out the proper forms and which lines I had to fill in, and gave me information about the amnesty tax program. Then early in 2015 I had a question, and to my dismay found that the offices in Europe had been closed. I live in Sweden and found the service I was given by the London attaché was fantastic. Tried to call the US number and was told there was an HOUR queue!!! What the devil is the meaning of trying to become compliant when there is NO SERVICE. All this aggravation to file a batch of forms to pay 0 tax, taxed enough here in Sweden. Confusing and arduous as the US tax forms are. REALLY!!! Please reopen the Overseas IRS attaché offices and raise the sum on FBAR to at least \$50000, preferably to exempt all bona fide foreign residents from FBAR which is just absurd. Why should I have to disclose how much I have saved for my pension plans and savings accounts, just because I live outside of the US, when they don't require residents to give the same information? The Boston Tea Party fought for something we foreign residents are experiencing, TAXATION WITHOUT REPRESENTATION. With kindest regards, A dual citizen residing in Sweden

The suggestion: My refund is stuck in the IRS' identity verification group and each time your employees call me they make me tell them a bunch of my refund info which is sensitive. I can't tell if the person that is calling me is legitimate or not and do not feel comfortable giving out all of that info each time you call me. Please find a way to protect me and provide assurance that your employee is legit. I'd love to be able to see your agents listed online with their contact info so that I can verify that the caller and the callback number is indeed one of yours.

The suggestion: I think it would be helpful if there was an email we could send our concerns to. The IRS notes on irs.gov to contact them after 21 days of filing but still provide no number to actually contact a person, or at least have the hot line recognize your taxes were completed over 21 days and transfer you to a representative

The suggestion: I think that you should not issue any tax refunds til after the April deadline. This would give you a chance to review social security numbers for duplicates in refunds and extensions. This would help hinder fraud when duplicates are filed saving you and the taxpayer time and aggregation.

The suggestion: The worst possible manner of tax audit is an audit conducted by the IRS from 3500 miles away, by unidentified IRS agents, without phone numbers, failing to post their IRS employee id. numbers, and this is going on all the time, looking more and more like a fraudulent scam, with these alleged IRS agents denying deductions for items that are deductible as a matter of black letter law. Is this an elaborate scam? Are these untrained IRS agents with no manners?

Tax Reform Suggestions

January 1 – May 21, 2016



The suggestion: I would improve electronic services and means of contacting the IRS. As a non-resident alien, I have to physically mail my tax papers to the IRS. The IRS similarly mails all notifications to me. It has now been 13 months since I filed my taxes, and I've received multiple letters from the IRS and am still waiting for my refund. The letters have been notifications from the IRS telling me they need "six more months" to process my taxes, making me wonder if in the time it takes to mail out multiple letter they might not have processed my paperwork. Either way, all these issues have been infuriating since I haven't been able to contact the IRS via email, online, or by phone. (I tried calling repeatedly over the course of several weeks, but either the call never even went through due to too high a call volume, or I waited in line for several hours to be told they cannot give me any information.) I even looked into visiting my IRS office, but found out the only office (in a city an hour away) does not provide customer service or tax advice. This inability to contact the IRS has hugely added to my frustrations, making me feel like there is nothing I can do to get my \$600 held hostage by the IRS. Studies show nothing breeds aggression and frustration in humans like feeling like they have no agency, and the IRS has done a fine job of this. So: better means to communicate with the IRS would be my number one suggestion. My second suggestion is not constructive since I don't know what is causing the issue, but waiting over a year for a refund, with the knowledge it might take at least an addition six months still, is not reasonable. (Please note that there is nothing particularly complicated about my taxes that would require a special inquiry.) I believe this is a common issue due to some new IRS code adding to the amount of work. Either way, something needs to give: either the hoops to jump through need to be reduced, or a lot more people need to be hired to process it all.

The suggestion: The senior medical expense deductions are eligible after 7.5% AGI. As a recently retired due to permanent disability person under 65 my eligibility is after 10% AGI. Why the discrepancy here? It seems like there should be an exception for those of us who were forced into early retirement due to disability and are struggling on fixed incomes.

The suggestion: Please bring the IRS into the 21st century. Here are some anachronisms: 1. Employers send paper W2 forms to individuals. Banks and others do the same. Then individuals have to submit these paper copies to the IRS. o These forms should be uploaded automatically into IRS.gov 2. Filing is on paper. IRS provides no help with the forms and worksheets formulas o Filing should be electronic for all not just some. People can login to bank accounts and should be able to login to IRS account the same way. o All formulas should calculate automatically and calculations should be transparent. o Forms should come pre-populated with W2, and other numbers sent directly to the IRS and with the same settings as last year (with option to change) 3. All communication with the IRS are by snail mail or phone (one hour wait time is routine) o Communication through the secure online account, online chat, and callback when "experiencing high volume..." 4. IRS is geared towards sustaining third party intermediaries. These in turn ensure the tax code is complex – a self serving vicious cycle that frustrates citizens o Break the vicious cycle by providing 21st century basic services. o 75 to 95% of citizens should not need third parties to file their taxes. o There will always be a place for third party help as long as they provide value to society. Thank you

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The suggestion: I have believe that there should be a change made to the tax offset. For example, a single mother has defaulted on a student loan, and a married woman also has defaulted on her student loan. The agency places their names on the tax offset list, and unbeknownst to them once they file their taxes, they never receive the money because it has been taken to pay a portion of the student loan. Well great both families are heart broken and depressed because they can not use their tax money to fix their mold infested bathroom, or the single mother can not afford to buy a new dresser so that her children can place their clothes somewhere. Both families are in distress financially and the offset just made their financial situation so much harder. However, for the married couple their may be a very slim ray of hope because they can file a form to get some of the money back. However, the single mother with just one income can not file anything; she has to face the fact that her \$2200 a month job and her \$2250 in bills will just have to do. I propose that a change be made in regards to tax offsets. I think that single mothers should be able to file something in order to get some of their money back. I understand that the debt is owed; however, if the person had the money then they would pay it but since they do not their taxes are the one time of year that they can breath easily for a month or so and not cry themselves to sleep every night because they can not afford to buy anything so trivial as new clothes for their children. A single mother, father, or guardian should be able to file a form. Once that form has been filed, then the agency can only be entitled to the personal tax refund of the individual, not the credits that they receive from having children. It is not the fault of the children that the adult has outstanding debt, but they are expected to suffer because of it. How is that fair? So the "Injured Child Allocation" form should be a reality. Also, a married couple typically has two incomes coming in, and a single person is alone; again, how is that fair?

The suggestion: IRS should verify with Employers of time full filing of W2 information this information if not received in time could cause harm to the individual and create a collection process. It is not fair that the IRS Levy and Penalties apply to this type of issue caused by the employer not filing paperwork on time. I don't like the fact that you do not pickup the phones and are unreachable. I also believe that the IRS should be reachable after hours, since most employers require people to work for 8 to 5/6. Having IRS available by email and more current existing technology (Website messaging and email) instead of a fax line and Snail mail.

The suggestion: I am a low income filer. I went to get free tax assistance from VITA and AARP. However, because I had a 1099-C and needed to file a 982, I was told that was out of scope and they couldn't help me with that. Turbo Tax and AARP told me that it is best to get professional tax assistance for form 982. However, as a low income filer, I certainly don't have money for that. I contacted Taxpayer Advocate and they just gave me the run around and said there was no one to help me (just to read the IRS info and do it myself). However, this form is complex. There should be a way for low income filers to get help with this.

The suggestion: Kindly stop pursuing the overtaxed middle class with outdated and incorrect information on both taxation on the federal and government level kindly stop pursuing the overtaxed middle class with outdated and incorrect information on both taxation on the federal and government level especially if you have already issued an identity theft identification!! You also seem to take out monies for so-called delinquent student loans when there's no proof of that ! These are practices that seem not only illegal but very typical of a governmental agency that has outgrown its significance.

The suggestion: As a proud American citizen, who is currently living and working in Canada, earning Canadian loonies as salary, it is very difficult to support myself and my wife by paying both Canadian and American taxes. The even bigger problem is that I am a recent college graduate, with over \$200,000 in tuition debt, and I am currently losing a large portion to the exchange rate when I pay my monthly bill. My question is: why does the US charge taxes to workers in foreign countries? Especially when other countries, like Canada, do not charge their citizens taxes unless they work within the country. It is a HUGE financial burden. This affects a large number of Americans who work abroad. And with the strength of the US dollar, it becomes even harder. I would like to see some reform making it easier for American workers abroad, especially tax credits for those paying student debt. Thank you for taking the time to consider my concerns.

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The suggestion: With all of the identity theft we are facing today, why is the Free File promoted so heavily? Tax Preparers are required to verify every aspect of their clients id, documents, etc., but an individual can go online and submit a falsified tax return for free, directly to the IRS with virtually no questions asked. I hear over and over how 'easy' it is to file your own taxes without paying the fees to a qualified tax preparer, and more importantly, without having to provide the proper documentation.

The suggestion: FBAR, FATCA and various reportings as well as US Tax on income generated abroad should not be relevant for citizens residing outside of the US as permanent residents. The government is limiting US citizens abroad in terms of rights and privileges vs homelander and the tax codes should account for this difference. Loss of citizenship should not be the answer to this problem, the answer should be change to the requirements for reporting and tax for people living for long periods of time outside the US. Not only has the global economy changed, but also divorce rates. Citizens that left the US as minors and have lived their entire adult lives abroad, worked, married had children of their own are disadvantaged versus their homelander counterparts and their foreign peers. The US should be protecting its citizens and not forcing them to lose their US citizenship only because they spend their lives abroad and it is devastating to comply with the current reporting and tax laws. Citizens abroad can still be a benefit for the US just not through bureaucracy, penalties, and taxing them at extremes. The US is interfering in spousal privacy and imposing increasing economical and emotional harm in all its bureaucracy. Spouses of US citizens are subject to additional hassles versus foreigners non married to US citizens when they apply even for tourist visa to the US or entering the US, when they want to open joint bank accounts, in regards to children, in regards to gifts, earnings, and retirement planning. This causes additional stress for the couple and the US citizen as well as putting the US citizen at a disadvantage versus non citizens and versus homelander. When the US citizen wants to visit even as a tourist the US the non citizen family is hassled more than other foreigners both in applying for visa (form requires stating that related to US citizen) and also in the interviews where they are questioned about their marriage and why the US citizen is not living in the US. Further detaining the US citizen and allowing testimony of spouse against the US citizen. Foreign banks will not allow trading of US stocks to US citizens residing abroad or subjecting the couple to difficulties in maintaining bank account and privacy. This is different than non US citizens which can trade freely. This affects joint married couples ability to earn in their country of residence which is not the USA. There is no intention to move to the US yet the US interferes also in ability to earn and live abroad. US citizens abroad are put in poorer situation in regards to their work compensation. Foreign compensation packages may include stock plans that if residing in the US could participate if non citizen abroad could pay taxes also to the US and participate, yet as US citizen there are bank and employer concerns regarding various forms and reports which are unclear W9 W8 FATCA etc. Again limiting US citizen's income versus foreigners working in the same company versus homelander working in the US and also affecting their social standing in the eyes of their foreign employers and peers due to the difficulty of their US status. US citizens abroad should be subject to the same withholdings as either homelander or non US citizens residing abroad and not be subject to the additional difficulties of W9 FATCA FBARs or whatever. Citizens ability to save money in their country of residence is limited due to various PFIC issues and various retirement plans that don't meet the US standards. In order to bypass these need to invest in the US, however, this would then open them to issues in their country's of residence due to various reports to their governments, various bank, lawyer, accountant and currency fees and commissions. This, of course, is in addition to the fact that again US is interfering in where a married couple may invest as the non citizen has no additional ties to the US and is being required to transfer large portions of savings to the US system. US citizens abroad may not be qualified to pass on their citizenship to their children. There is a large burden of proof on US citizens abroad to show that parent met the relevant residency standards in the US (5 years resident of US, 2 years above the age of 14 or passing through grandparents which requires also parent and child traveling to the US). The children of US citizen residing abroad may not be qualified for US citizenship. However, you cannot take into account these children as dependents in the IRS form. Who exactly is supposed to care for them and why does that duty fall only on the non US spouse who is subject to the additional scrutiny and tax of the US government due their spouse's status? A foreigner can spend more time in the US with a tourist visa than a US citizen can spend in the US. If the US citizen is too long in the US they will lose the foreign income inclusion credit and even with the inclusion credit in many cases there is double taxation on income that was not even generated in the US. The foreign cost of living and tax structure are different than the US in terms of health insurance, social security, various retirement and savings benefits. The foreign earned exclusion does not solve this as any tax benefits gained in country of residence are taxed by the US, yet the higher taxes that a US resident would not pay such as PFICs or property related taxes or income are being again taxed abroad. Discounts received abroad due to spouse or family conditions are disregarded by the US as the family is not a citizen. The US appears to be forcing people to enter various disclosure programs as criminals with the various US scare tactics on banks and its citizens only to increase hurdles on

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The suggestion: Jan. 4, 2016 TO: Financial Crimes Enforcement Network FM: [Name Removed] SUBJECT: Reporting Foreign Financial Accounts With all due respect and hoping that you are receptive to constructive input, I would like to submit a suggestion to simplify and reduce the process to report foreign financial bank accounts. As you are aware the current process for a citizen to report foreign financial interests is by way of the FinCen Form 114. And, this must be done via an electronic process, which requires the use of a modern computer system with a specific operating system that supports a specific version of Adobe/Acrobat For those of us who are not too literate with computer systems and all the convoluted steps to achieve this requirement, it is a horrific and stressful nightmare. Last year it cost me \$660 dollars to have this process done by supposedly expert accountants who according to them, takes significant time to organize and file the required data electronically. In the interest of simplifying matters for the taxpayer, I would like to request that we be provided with an option to provide this requirement ourselves with a form that we can submit ourselves with the required information...such as the former FBAR Form. Or, in lieu of the fact that we also submit the same information via Form 8938, I would like to propose that we preferably submit only Form 8938 as it is more comprehensive of the two. This will eliminate a duplication of effort . Finally, having worked overseas for the DOD and having lived on the economy, I was compelled to open a checking and savings bank account to manage my rent and pay my bills with local currency. Thus, the reason for foreign bank accounts and the reason for reporting on this bank accounts. With all this in mind I would like to ask the following question: Why does the name of your bureau encompass a criminal connotation with its mission and the information that we provide? I look forward to hearing from you in due course. Yours sincerely, [removed name and SSN]

The suggestion: The IRS should send a letter to the tax payer if their 941 deposit schedule changes and the employer should have 1 quarter from date of the letter to make the change. It's just setting businesses up for penalties by not informing them of the change in requirement and not realistic to expect a small business owner to know all the regulations set forth in the Circular E.

The suggestion: Bring back the "tax law question" service that IRS offered until recently. This allowed a taxpayer to receive a well thought out email reply that could be printed out and filed. Receiving answers by calling the 800 # is rather useless. The representatives answering the phone don't have time to research question before providing an answer. I have very little faith in the correctness of the answers they provide.

The suggestion: To Nina Olson, When businesses owe the IRS withholding taxes, members of a corporation may not have any idea the tax is owed. Their job may be running the operations of the corporation, and do not have anything to do with filing the taxes or paying the withholdings. When IRS collection letters are sent to the business, not all of the business owners ever see the notice. Unfortunately, when liens or levies are placed, this is when the other business owners finally realize that taxes were owed. Is this a responsibility of all business owners? Yes, but often they rely on someone else and are trusting that the taxes have been taken care of. I have a friend who this has happened to. He now has had liens on his personal property, and has had to pay the IRS. Yet the IRS is unable to supply him with copies of any prior collection letters sent to the business, nor tell him the original amount of what that tax was for. He is frustrated because while he has lost his assets, he has no idea of how this all came to be. I would suggest that all collection letters and any information about the tax that is owed be kept in a file that is given to the IRS tax revenue that is assigned the case. This way the person who owes the tax can get copies of all collection action made to the IRS. [removed name]

The suggestion: I suggest for the IRS to be able to skip a year to do offsets of people's tax returns instead of taking their refunds every year to allot them to debt that will never fully go away. This creates hardships, and then it's too hard to get the hardships acknowledged for the person to receive their refunds instead of being allocated to a debt.

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The suggestion: FRAUD PREVENTION 1. Victims of tax fraud suffer costly and sometimes irreparable damage. 2. Taxpayers are exposed to fraudulent filers since the IRS begins accepting tax returns in January, but the brokerage houses do not have to provide 1099s until February or March. Even despite the taxpayer's desire to file as early as possible, in this window, taxpayers' hands are tied, exposing them to criminals filing fraudulent returns with no recourse. A solution is needed. 3. The notion that social security numbers and birth dates are private information is outdated. Taxpayers are required to divulge this information to doctors, dentists, brokerages, and host of other vendors. The IRS needs a robust mechanism to uniquely identify and verify taxpayers in order to prevent fraud. Such solutions are already state-of-the art, and many exemplary solutions can be found at Treasury.gov and many private vendors.

The suggestion: I have had my own business for 32 years, a couple of years ago my Tax Preparer made a mistake and put down \$1,500.00, instead of \$15.00 for a management fee at an account I had. I went through a 2nd audit in my lifetime, bringing 3 years worth of taxes in to the IRS office and went through an over a year nightmare. The IRS attempted to charge taxes first on Unemployment benefits I received after paying into it for years, and then went through my rodeo vender business during the summer with a fine tooth comb. Because I listed extra products for the 3 years, the IRS taxed my for the amount and tacked on penalties, and I ended up with over \$6,000.00 in federal taxes which I am still paying off, and I am on Disability! The IRS told me to either pay, or they would take my stuff at the end. Congress took away 10% of their income and they went after senior citizens with a vengeance. My new tax accountant said that I was not the only one the IRS went after. The Advocate Service was a joke. All they wanted to do was agree with the IRS and pass it on. They could care less about unfairness, and the little people, or the senior citizens that weren't going to be able to pay for medications, food, etc. because they are paying back the IRS, and on a limited income. I think that when a minor problem is found, the IRS should only be able to look at the year that has the problem. They could also be limited by taxpayer income. They should only do a minimum repayment, and no penalties for years ago. The year they started with I believe was 2011. Then they went through 2010, and 2009. What a waste of time and taxpayer money! Just because most people bite the bullet and pay it, does not mean it is right. Taxes are subjective as it is. The former tax audit I had a man instead of a woman, and he said that I could have written off more if I had wanted to, and he did not put me through what this woman did. I would like to see the IRS gone, and a minimum of 14% taken out of everyone's salary. Including the big wigs who make millions, and the oil companies who make billions. We would not be trillions in debt then. The tax system and corporate welfare system have never been fair. What happens when there is no middle class to push all the bills onto? It's already happening because of the redistribution of the wealth in this country through real estate when everything went bust a few years ago. Wake up and smell the coffee people. It's pretty bitter on minimum wage jobs and low income seniors.

The suggestion: For citizens residing abroad with their non US citizen children and spouses should also be entitled to deduct expenses related to these non citizen family members. These do NOT reside in the US and do not have US citizenship as a result of not meeting requirements. Family circumstances are legitimate tax credits in the dual citizen's country of residence. Yet the US negates these as it doesn't recognize the spouse and children as dependents due to non citizenship status and will not entitle automatic citizenship as the US citizen parent does not meet the requirements to pass on citizenship. Therefore it results in additional double taxation and hardship on the US citizen to provide and support minors and family. Either move to residence based taxation or must allow similar benefits to citizens residing abroad. These include ability of US taxpayer to use tax deductions and credits also for non US family members including child expenses even if one parent is not a US citizen and does not want to enter the US system due to their complete foreign status along with the complexity and reporting costs. Also foreign bank accounts of citizen married to non citizen and living abroad should be treated same as local accounts. Meaning married couple abroad should not be subject at all to gift tax. Monies held in joint accounts should not be subject to FBAR FATCA or other reporting requirements. Local currency should be used and not various dollar fluctuations. Retirement or other foreign accounts should not be taxed by the US as long as the US citizen does not move to the US and continues to live abroad.

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The suggestion: Yes it would help if the IRS would send the 1040 Instruction booklet annually! oyt

The suggestion: Basic Identity Theft Prevention I have lived at the same address for over ten years. I plan to stay at this address for many more years. One way to prevent some identity theft would be to allow me to prevent anyone from submitting a change of address for current tax year. If I had a way to let the IRS know my address will be the same, any returns showing me at a new address or trying to have a refund sent to a different address could be easily flagged as fraudulent.

The suggestion: I've seen the admonition to "FILE EARLY" to avoid having someone else file for your refund. This is my reply to the IRS regarding this problem. 1. Once someone has successfully filed a federal return with no "issues", then any subsequent year's filing that differs from that in either the mailing address for a refund or the banking information for a refund should have special processing. That processing would include things like: a. Generate a letter sent to the home mailing address on the previous year's return. This letter should include some piece of information that would allow a person to either call in or go online to verify that the mailing information or banking information is legitimate. b. If letter goes unanswered, make other attempts to contact filer before issuing a refund. The filing forms could start including a place for telephone and/or email contact, but that should also only be considered valid after issue free year(s) of filing had occurred. c. If refund is electronic, cross checks should be run to verify that only 1 refund is issued per account. This check should be done on the IRS end as well as on the banking end of the process. Exception to this rule might be husband and wife who file individual returns with refunds going into a joint account. This would mean that anyone wishing to steal id's to gain access to federal refunds would need to open multiple bank accounts to avoid detection. d. Issue a new identification number option to every filer such that legitimacy would depend on agreement between Social Security id's in combination with the new id number. Issue warnings to always redact that information if/when tax documents are shared. Also disallow any use of this special id from any other government organization or financial or health group. IE TOTALLY LIMITED USE 2. Compare previous year(s) filing date with current filing date and if current date is earlier AND mailing address or banking information have changed, RED FLAG the return and don't issue refund until it has been investigated and verified.

The suggestion: Please consider issuing a IRS Tax payer # to everyone who pays taxes. The SSN is used for to many things. (buying cars, houses, medical) If each person had a number just used to pay or file taxes it would remove some but not all of the fraud issues on income taxes. I realize it is not as simple as it may seem but it can not cost more than the \$\$\$\$ spent fighting fraud.

The suggestion: Here we are on Hilton Head Island and there is no place to get a printed copy of the tax form 1040 or the printed instructions for the 1040 form. yes you can find it on line to print, but who can afford to print 105 pages of printed instructions, why why.

The suggestion: Modify IRS Form 14039 (Identity Theft Affidavit) to include the ability to submit the form for a dependent minor. Current options when submitting on behalf of another are for those who are deceased or for those who have a POA. With the rise in identity theft of minors it is imperative that we as taxpayers are given a method to notify the IRS of possible identity theft for those who are otherwise unable. All that would be required is to add a fifth block under Section E that says "Parent of a minor who may be the victim of identity theft."

The suggestion: ANTI FRAUD SUGGESTION There should be a means to confirm that Form 8822 (Change of Address) is being submitted from the taxpayer, and not a scam artist. A simple letter to the old address confirming a change of address has been submitted would be sufficient to notify the "real" taxpayer that a change of address has been submitted. This technique is used frequently with a wide range of financial sites to prevent fraud (they use email notification, but that would not be appropriate for the IRS).

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The suggestion: Regarding Federal Income Tax regulations: I just finished my 2015 tax return. Several issues again came to mind for which I am sending recommendations for changes. Issue 1. The limits on how much investment loss you can use each year seems much too low, and should be adjusted up. Reasons for Issue 1: It looks like I will never use up my carry-forward losses within my lifetime. Huge losses from the dot.com era crash and from the 2008 crash created large losses that I have had to continue carrying without using. Also, the \$3000 limit has not been adjusted for inflation since I can remember. I would recommend doubling the limit, or adjusting it by the amount of inflation since the \$3000 limit was set. As a senior, I would also like the limit for seniors set at the amount of social security payments the taxpayers receive, so that the carry-forward is more likely to be used up in their lifetime. Issue 2. The limits on how much investment interest you can use each year seems much too low, and should be adjusted up. Reasons for Issue 2: It looks like I will never use up my carry-forward investment interest during my lifetime. I used margin back prior to the dot.com SEC era crash and prior to the 2008 bankster crash, and my principle got so depleted that it is doubtful that there will ever be enough interest income from my remaining capital to ever use up the investment interest carry-forward. I would recommend changing the formula for the limit to match the limit amount used for capital loss carry-forwards. Issue 3. The threshold for starting to tax social security payments seems too low, and should be adjusted up. Rationale for Issue 3: Required minimum withdrawals from tax protected accounts (IRA, 401K, etc), or emergency withdrawals can boost total calculated income high enough to trigger taxing of social security income in that year, when it would not normally be taxed in other surrounding years. Taxing the withdrawal as income and also as a reason for taxing social security payments seems like double taxation. Also, taxing of social security payments for which workers have paid their taxes for a lifetime has a bit of a bad smell to it, and should be limited to a wealthier income class in my opinion. I would recommend excluding IRA (etc) withdrawal income from calculating the threshold for paying taxes on social security.

The suggestion: It's not fair that after the financial crisis, the banks and big business were bailed-out by us -the tax payers- but regular people, like our family, had to fend for themselves. We were victim of an unscrupulous mortgage broker and were stuck with an underwater property for nine years. We finally decided to contact the mortgage company and asked for a short-sale. After receiving the 1099-c from the lender, we proceeded to prepare our taxes and just found out we will have to pay the IRS \$43,369.00 dollars; that's more than our income for this year!! Now, that debt forgiveness is not real income, and after trying so hard not to default on the mortgage payments we have to ask why, oh why do we have to pay the IRS the equivalent of a whole year of income? The mortgage company gets to declare the loss and gets a tax break on it; so, why we, the little people have to go into debt to pay taxes on an 'income' we never saw because is not real? It's a forgiven debt!! In the mean time the banks and the too-big-to-fail insurance companies got all the brakes. We, the 99%, need tax reforms that will help us; the Waltons don't need any more help. We do!! I know no one will read this, but I am sending it anyway. As an immigrant, I chose to be a citizen of this country because I believed that everyone had the right to voice what they see as an injustice; unfortunately, that doesn't seem to be the truth. Fear, dread, disappointment, frustration, incredulity, depression... we shouldn't have to go through the whole spectrum of emotions while filing our taxes.

The suggestion: Please, please, please, don't put people who can't pay their taxes in even more debt with such high penalties. Especially if this is the first time they have filed late or paid late. They want to pay their taxes, but are already extremely stressed about having financial difficulties. Please be understanding the first time someone makes a mistake. I am already so upset with myself for not getting my filing together on time and mismanaging my finances so I can't pay in full. The threatening language and exorbitant fees make it all so much worse. There is so much information on your website, I don't know what to do. And when I called, there was a recording that said due to very high call volume, my call couldn't be answered; to call back another business day.

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The suggestion: As some states already do, add drivers license information to filing form. This would be easy to check using the states data base. Secondly, assume all filings are fraudulent and don't send out refunds immediately. Take the return and match it to prior filings for address of filer and number of pages filed previously. Your computer programs need to be updated. [name removed]

The suggestion: As a tax payer I believe no one should be taxed more than 10% of there income. We as humans are born with individual talents. It's foolish to tell a person that they made to much. Do you know what a person goals are? If a person do not own a home, own a car, depend on medicaid & foodstamps you have no right to tax the individual. The problem with America's government is that It's full of greed. Raising taxes on tax payers for government officials to live in luxury should be a crime. I've notice police officers, fire department, social services, etc are getting new vehicles daily with tax payers funds however majority of the tax payers can not afford a vehicle & rely on public transportation. Before taking from a individual or family the US government should take in consideration of the individual or families need. If a person/family is in need for a home, vehicle, food, etc. Why are they being taxed? Why are the wealthy going broke because of outrageous taxes?

The suggestion: I would like to see a mandatory bill for tax payers to have to send the the IRS a copy of a court order papers to claim there child on a tax return. This use to be enforced. I have had two audits over this problem. And I was in the right to claim my child, but still audited over it. I understand the tax advocate runs into this problem often. I believe the old way of sending the proof in is a better method then how it is now. Thanks

The suggestion: Stop punishing single people for not having children they can't afford. They should be allowed head of household expenses.

The suggestion: use a fingerprinting identification system at all paid tax preparer offices duhhhhhh

The suggestion: My suggestion is to reform income tax refund payments in an effort to eliminate or decrease identity theft. Having been the victim of identity theft TWO years in a row due to the complete disregard of the IRS using the PIN system they set up, something needs to be done. If a refund is issued and the option is to receive a cash card, send the card to a bank or local branch of the US post office. Then require proof of ID in the form of SSN, drivers license, passport, etc. to receive cash card. Set up temporary kiosks in these locations during high traffic hours/days. The cost of this temporary position will pale in comparison to what these thieves are stealing from the U.S. citizens.

The suggestion: I suggest that there be additional stipulations in place for divorced parents claiming a dependent. The current law allows court orders between 1984 and 2009 to be used in place of form 8332 ONLY if the court order does not include a stipulation. However, most court orders have a stipulation in place to protect both parties. I'm proposing that the IRS consider allowing these taxpayers the opportunity to submit official documentation proving that the stipulations in the court order has been met.

The suggestion: create an across the board percentage based tax for both individuals and another for businesses. the business tax for companies that choose to use off shore employees should have a higher tax when not using American workers.

The suggestion: Institute a progressive flat tax. No deductions; no ifs, ands, or buts. In other word simply it and make the playing filed level.

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The suggestion: March, 2016 Taxpayer advocacy Panel 1111 Constitution Avenue, NW Room 1509 Washington, DC 20224 Here's a simple idea that would cost virtually nothing to implement, but yield a whole lot of fraud prevention. IRS tax refund fraud occurs only in the process of filing one's income tax return. By its own admission the IRS "cannot police" each and every tax return for fraudulent content, and by further admission it has no mechanism to detect legitimate from non-legitimate returns. Assuming that to be the case, a solution which only the IRS can implement could protect the returns of a large portion of our citizenry - a rather simple and effective solution. To wit: PROVIDE A SECTION (or check off box) ON EACH CURRENT YEAR'S TAX RETURNS (1040s) WHICH ALLOWS THIS YEAR'S REFUND TO BE APPLIED ONLY TO THE NEXT YEAR'S TAXES. Once the current year's 1040 tax return is checked for "refund to be applied only to next year's tax return" it cannot be changed, thus preventing fraudsters from using stolen identity for income tax refund fraud. Adding a check box section to the return would be simple since most returns are now electronically filed. No check, no problem. But, check it and protect it. Of course, variations are possible, e.g. a check box for do not send refund before April 15 for each succeeding tax year; or check box for a 2 or 3-month interval before sending. An added benefit, if and when a tax return is fraudulently filed, IRS would be able to identify it as a fraudulent return, and pinpoint the location and identity of the fraudster. Having the means to locate and jail some of the crooks would be great press for the IRS. [removed name, city/state]

The suggestion: The IRS needs to know the rights regarding a employee in private home health care. I was a victim of no taxes being held from my weekly paycheck. I solely worked for my employer for 4 years. My former employer is a millionaire and should've taken out taxes of my weekly paycheck from day 1. I solely worked for him and took care of his wife. It consumed my life and the last year, I worked for him he sends all 4 employees a 1099. I made over 1,000 each quarter. Why isn't he required to correct my 1099. I wasn't a contractor. The IRS is telling me I need a lawyer. This is not right. He already did not report my whole income to my local unemployment office, in which it stopped by my surprise after only 4 months because I was aware. Also, his insurance has almost all proof I lacked and reimbursed him most of my weekly paycheck. This is not right. The IRS needs to know the laws regarding this. I worked solely for him 4 years.

The suggestion: Paying taxes needs to be drastically simplified. As it stands, professional help is virtually required for all but the simplest situations. This is unjust, because many taxpayers cannot afford good professional advice. So the current tax code favors the wealthy, who can also use good professionals to find loopholes to pay even less tax. The only just tax code would be one that a taxpayer with only basic math skills can easily and confidently comply with. The current system is a miscarriage of justice on a massive scale.

The suggestion: I have an online business and sell on Amazon.com. I am sent a 1099K form from them which shows all the "payments". But the numbers I add up do not add up to the number on the 1099K. So I feel cheated, because I must report the 1099K number on my tax form, yet I have no idea how that number was calculated. Amazon should be required to give me line item detail of how the total on the 1099K was reached, so I can at least understand where they get the number. As it stands, there is no clarity whatsoever, and I believe the situation is unjust, because I am forced to pay tax for income I cannot confirm was even mine. I should be able to request line item detail of how a 1099K was compiled and receive it promptly. I should be able to reconcile the number on the 1099K down to the penny, so I can make sure I am not being over taxed. It is MY RIGHT as a taxpayer to not overpay, yet I have NO WAY of verifying how the income reported on the 1099K was compiled, so therefore my rights are being violated.

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The suggestion: As an expat US citizen living in Canada, I have this urgent suggestion: Change the IRS regulation or ruling or convention that effectively prevents me from investing in Canadian mutual funds or EFTs, which are considered to be PFICs (Passive Foreign Investment Companies). Since it is effectively impossible to invest in US EFTs or mutual funds from Canada, this prevents me from behaving like a "normal" investor in Canada. This regulation does absolutely nothing, as far as I can tell, to increase US tax revenues, except from those people unaware of this rule and who get caught investing in mutual funds and EFTs and pay the very weighty taxes on them. I would also desperately encourage you to change the ruling which treats Canadian Registered Education Savings Plans (RESPs), which are the equivalent of US education savings plans, as foreign based trusts. This prevents US citizens in Canada from enjoying the tax benefits that any US citizen living in the USA would enjoy when they invest in US education savings plans. Finally, I would also desperately encourage you to change the ruling which treats Canadian Tax Free Savings Accounts as foreign based trusts, which prevents normal middle class families such as myself from saving more money. There are numerous equivalent accounts in the US (we had a tax-free investment account in Pennsylvania, for example, before we left the States) which we cannot use while living abroad. In general, I encourage the IRS to become kinder toward expats who are treated miserably as the only people on earth who must pay taxes to their home country in perpetuity even while living abroad. This treatment is responsible for the recent increase in expats abandoning their citizenship, something I personally do not wish to but which I will consider doing in the future if these onerous rules, which are costing me dearly in lost investment opportunities and accountants fees, do not change.

The suggestion: My wife is an above-knee amputee and wears a prostheses. We are both in our mid 70's in age. This past year we were compelled to install hand rails around the house and house entrances. If this need is not deductible, it should be...for goodness and health sake. Thank you kindly [name, SSN, address]

The suggestion: Tax law 2014-7 originally was to help caregivers who care for a family member in their home. It made all EARNED income into EXEMPT earnings for federal and state taxes purposes. No taxes are withdrawn from federal or state wages. However, FICA and Medicare taxes are withdrawn which makes no sense if all wages are EXEMPT. This might have seemed like a great idea at first. However, this year once payroll agency figured out how to calculate the different earnings. I personally lost \$2700 in Earned Income Credit. All due to the fact that by making earnings exempt, no earned income is shown which is necessary for the Earned Income Credit to be awarded. In 2016, I will receive ZERO earned income credit because all my wages will be exempt. We had no choice in the matter as to whether we wanted exempt earnings or not. If we didn't sign the form, we didn't get our next paycheck. Talking with a number of tax experts (I have myself done taxes for a number of years) they feel the right way this should be handled is the same way combat pay is handled. Theirs is exempt earnings but considered earned income to allow their families to have that extra income. I use that earned income credit moneys to support myself and my brother who has down syndrome and Alzheimer's. We are in the below poverty level. It seems like we always miss out on any benefits and now losing this is going to be disasterous for us. The government wants us to care for our loved ones at home with hardly any support now instead of placing them into government subsidized facilities. This is going to make it nearly impossible for us to survive ourselves let alone caring for someone else. And I know that there must be thousands if not more people that have been penalized by this law and need to have an amendment done to correct this overlooked situation. For people with another income in the same household, the earned income credit may not even come into play. But for us as single or head of households, this is a major setback for us. Please consider doing an amendment similar to the handling of combat pay with concern to EARNED INCOME being necessary in order to receive the Earned Income Credit to keep our loved ones at home. Thank you

The suggestion: The charts for "Major Categories of Federal Income and Outlays for Fiscal Year 2014" are informative but would be more so if there were a more direct relationship between the Pieces of the pie on either side. For example, if unemployment revenue were included with "Personal Income Taxes" rather than "Social Security, etc" taxes, it would better reflect the fact that unemployment compensation is included with "Social Programs" rather than "Social Security, etc" payments. Likewise, since there's a pie slice for "Corporate Taxes", there should be a corresponding pie slice for "Corporate Subsidies".

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The suggestion: I think if a person owes taxes and are unable to pay the full amount and have to have an installment agreement, then the fees and interest charges should either be eliminated or reduced greatly. My goodness, I'm a hard working single female that has owed money to the IRS since 2007 and I can't catch a break with these interest charges and fees! It seems like my monthly payments (of \$152) are just going to fees and interest and maybe a few dollars are going to the principle!

The suggestion: Why doesn't the IRS & SSA go back to the requirement of employers submitting W2s and 1099s by January 31st? This is the same deadline that the forms are given to employees. It seems to me that if the IRS already had the correct W2 and 1099 numbers in their database, it would cut down on early filers attempting fraudulent returns. If the W2 doesn't match up, the system would kick it out. March is too late for employers to be submitting W2 forms! Just a thought!

The suggestion: Equal rights for everyone on all calls concerning tax related questions. I have been doing our taxes for all of my working years, and I am shocked to find out that to fill out one form correctly there is not one person I have called in our tax supported IRS office that can answer my question. Today I am told, by the representative tax helper (who is receiving my taxes for her job salary), they (the government) no longer will answer questions on filing schedule D if we are not retired. I have to take myself to pay someone to answer one or more questions. This is an insult to me where I am paying for even foreigners to get free help. Why?

The suggestion: Where do I start, well for one since my tax was done again and not by me and the PIN provided last year did not stop fraud again. 2014 fraud 2015 fraud. So my big complaint is your system. I mean just a social is all they need? I work for government and three times our personal info has been stolen. So SOCIAL number is way out there all way to CHINA no doubt. But if I do tax for VA. the forms are wrong. Why because you need to have two types of ID and your form ONLY needs a SOCIAL. I have a different number on my drivers license than my SOCIAL but it does no good since your form takes either drivers license or SOCIAL. If I was 99 years old I would hope I would be issued a license number only to use as an extra ID. even if too old to drive. Makes sense to me. I guess you just lose it or is taken away otherwise why would your form take either one. Makes it too easy for the crooks out there. [name, email, telephone]

The suggestion: As a retired IRS Agent I have an idea and this is what it will do: 1. Eliminate telephone scamming 2. Eliminate personal exemptions 3. Eliminate earned income credits 4. Tax the rich more 5. Possible elimination of the itemized deductions 6. Allows anyone to move up from poverty 7. Permits self control of number of children one may create 8. Eliminate fraud by prisoners creating tax returns to claim credits 9. Eliminates Obamacare filing. First, one does not pay any taxes on the first \$50,000 of gross income. Second, one pays a 10 percent tax on the next \$10,000 of income. Third, one pays a 20 percent tax on the income exceeding \$60,000 up to \$70,000. Fourth, one pays a 30 percent tax on the income exceeding \$70,000 up to \$100,000. Finally, one pays a 40 percent tax on the income exceeding \$100,000. The idea of not taxing the first \$50,000 is to allow \$5,000 exclusion on a family of five. In addition, it allows \$25,000 for immediate household expenditures, such as, mortgage, rent, food, automobile, and other miscellaneous expenditures. No tax on the first \$50,000 takes care of items 1-3, and 5-8 above. The middle class is not carrying the burden by being taxed on the next \$50,000 at moderation. The rich cannot escape taxation because of the 40 percent rate for income exceeding \$100,000. All employers will still be required to fill W2s on their employees and those falling under the \$50,000 income are exempt from filing. Obamacare is handled only through the designated and approved insurance facilities. Submitted by [name, city/state]

The suggestion: Make all forms available at post offices again.

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The suggestion: I think taxpayers should be able to ask the IRS questions. People don't want the IRS to do their tax returns for them, but the tax code is far too complicated. I tried to use the IRS Interactive Assistant but the problem I was facing was not included. The information forms don't address all situations, but the IRS is quick to penalize you if make a mistake even though they don't or can't answer questions when you ask. Not everybody can afford to pay an accountant. We do need a simpler system. Also I don't think we need to give up anything in order to have a simpler system. Government is pretty wasteful. Two years in a row I had identity theft because the employee could not bother to change the thief's address to mine on the computer.

The suggestion: There should be a requirement of retirement plans to specify on the 1099R forms whether or not it is a Qualified Plan. If so, it should state if there was a Required Minimum Distribution (RMD) and the amount. Also, if so, if the amount received met the RMD requirement, and the excess, if any. They have this information and providing it on the 1099R, would help the taxpayer who is expected to dig out this information. The 1099R would have to be modified to accept this information & data.

The suggestion: Received the IRS newsletter in which they are informing that Ms. Nina E. Olson, National Taxpayer Advocate in conjunction with Sen. Bob Casey, Ranking Member of the Senate Finance Subcommittee on Taxation and IRS Oversight, will hold a public forum to discuss what taxpayers want and need from the IRS to comply with their tax obligations. Given I live in Miami, FL and unable to attend such event, I am letting my voice as a taxpayer heard by this mean. One of the taxpayer plagues of the recent years are the 1099C forms, due to debt cancellation. Many taxpayers, who due to the 2008 economic recession were unable to pay their debts, are confronted years later with these forms. There are 2 problems arising from these forms. One is that unscrupulous creditors, including collection agencies, are issuing these forms without even verifying the legitimacy of the alleged debt, without notifying the debtor of the existence of the alleged debt and/or without entering in an agreement with the debtor. The second problem arising is that there is a lack of information for taxpayers as how to deal with these forms, Therefore, taxpayers are struggling and dealing with this situation alone. Yes, it is true that the IRS has Pub 4681, which explains to some extent the federal tax treatment of canceled debts, but has very little information as how a taxpayer can deal with them. Taxpayers are really struggling how to fight the illegal or incorrect 1099c forms, because there is a lack of information and no penalties for these unscrupulous creditors. Taxpayers are struggling in finding the best way to deal with these forms also due to lack of support. There are taxpayers such as me that had to fight alone with unscrupulous creditors that issue illegal 1099c forms. There are taxpayers down in South Florida and all around the nation that are having difficulty getting guidance and assistance as to the best way to deal with these canceled debts. Many taxpayers are being turned away from the VITA centers (low income assistance centers) because many of them don't have trained tax preparers dealing with these forms. Taxpayers are being advised to seek assistance from a certified CPA without realizing the vast majority of taxpayers with these forms don't have the means to pay a CPA. As a Florida taxpayer, I would like the IRS expand the information on the publications and making them for the regular taxpayer easier to understand. There should be penalties for corrupt or dishonest creditors including ruthless collection agencies that buy invalidated debts for pennies on the dollar and later they discharge enormous debts amounts, not only skimming the IRS but also the same troubled taxpayer. [sent four times]

The suggestion: A tax law that ensures wealthy pay fair share and churches are taxed. Doing this increases funding for necessary programs while allowing IRS more revenue. Another thing is to establish a tax law to allow middle and low earners pay tax equal to earnings. This just a suggestion but will draw revenue for IRS and the economy once implemented. It be simply called "fair tax" simple to the point. A system bringing banks and IRS the money they crave once executed. Thanks for your consideration I love you I forgive you thank you. May a better tax law be executed to increase revenue for everyone rich and poor.

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The suggestion: I had received a phone call from my tax preparer that my return was ready to be signed and submitted. Three hours later I received my mail and there was a 1099 from LPL Financial with another 1099. This occurred on 3/15/2016. I then took this form to my accountant and was advised that my return needed to be revised and I had to pay an additional \$250 for this service. When I called LPL to complain I was told they had sent me a letter advising that this info was coming. I NEVER received any such letter. Had I received this letter then I would have advised my tax preparer to wait to receive this before completing my return so I wouldn't have to pay additional fees. Unfortunately the house numbers don't run consecutively on my street and I don't have the same mail person on a regular basis so they know who lives at which house. No one brought any such letter to me. When I contacted LPL and they said they mailed this letter I suggested they send any such letter with a return receipt so if someone claimed to have not received the letter they would have proof of delivery and could check the signature. I have requested reimbursement for my additional fee. I also was under the impression that the deadline for mailing such information was January 31st of the next year which the form referred to. The date on the 1099 was 3/11/2016 which is well past this deadline. I further believe the any company that does not comply with the Federal Law governing this matter should have to reimburse any tax payer who incurs an additional fee for late notifications, that companies should be required to mail these notifications certified with a return receipt and have a minimum fine of \$500.00 for EACH investor who is not notified in the required time frame. If I'm late filing my taxes there's a penalty and the company who notifies late should be penalized for tardiness. Thank you.

The suggestion: There is an income phase out on rental loss on Schedule E Rental Losses that needs to be looked into, and at the very least increase the income level or possibly eliminate it. In order to afford the investment initially, investors most likely have to have income from other sources (full time jobs, retirement income) that forces them above the threshold and discourages domestic real estate investing. Real estate investing takes professionalism, dedication, cash flow skills, financial savvy, and hard work. Expenses of fix up and maintenance and late or reduced payments are rising, at a time when tenants ability to pay is stagnant at best. Most often the income that is collected is put right back into the economy on remodeling, labor, supplies, advertising not to mention rising school and state and federal taxes. The investment stimulates needed local job growth for repairs and maintenance and cleaning services, vacationing and entertainment, etc. The phase out income level on losses is a discouragement to the middle income investor who may be slightly over the threshold due to working at full time jobs or collecting retirement income. The threshold does not permit them to take their real losses in the current year but to gradually carry them over. This is reducing their cash flow, complicating their accounting, cumbersome, burdensome, and discourages initial and repeat investment, and counter active to stimulating our domestic economy at a time when we need it most.

The suggestion: Dear Ms. Olson, I see that the TAS is once again featured in the IRS Newsletter. It reminded me to remind you about the potential for improving the overall tax collecting efficiency of the IRS. First and foremost is the need to reduce the IRS workload by eliminating annual reporting for U.S. citizens residing in high tax countries such as Canada and others in western Europe. Virtually all of those taxpayers, like myself, are probably able to use Form 1116 and/or Form 2555 in conjunction to other personal exemptions to zero out their U.S tax liability. The most cost-effective way to initiate this work load saving for all parties is by establishing new rules for U.S. income tax reporting for foreign-living U.S. citizens that first takes into account the Foreign Tax Credit and the Foreign Income Exemption. Another wasteful and inefficient process that could be improved is the duplicate Foreign Account reporting through the 1040 route and via the separate online reporting requirement. The two account reporting pathways are essentially redundant and, as such, wasteful of both IRS and Treasury Board human resources that must, consequently, reduce investigations of tax evaders of all stripes that are resident in the United States. Current U.S. income tax reporting regulations for U.S citizens living abroad in high tax regimes are essentially wasteful of precious IRS human resources and of the reporting time that must be spent by foreign-living Americans that are typically distal from both IRS and private sector support infrastructure that is available to U.S. residents.. Yours sincerely, [name and email]) [sent twice]

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The suggestion: Provide every taxpayer with a tax identification number. Eliminate the use of social security numbers which are used for too many other purposes unrelated to social security. We assign tax numbers to business entities and individuals without a social security number. These one purpose ID numbers would help reduce fraud.

The suggestion: Something needs to be done with the payroll tax penalties. When a taxpayer pays the taxes on time and has trouble with their bank through EFTPS and can't get their New PIN and calls the EFTPS line to pay the taxes a few days late then gets hit with a penalty and the IRS say the reason was not good enough to relieve them from the penalty. This is just one of many errors that a bookkeeper can make and then they are hit with penalties well over \$1,000. When it can be proven that the taxpayer had the funds and they were not intentionally postponing the payment the penalty should be eliminated.

The suggestion: Hello, Thank you for this opportunity to offer suggestions. Please consider eliminating the income limit for the child tax credit and for deductions related to student loan interest. Young professionals today have extreme student loan debt and those with children pay enormous fees for childcare. (I pay over \$450 a week). However, my income is just over the threshold which would allow me to deduct these expenses. I am not unique; a growing number of working parents are in my same situation. In particular, the income limit hurts working mothers who, out of frustration, leave the professional world because it simply does not make sense for her and her spouse to both make high wages. Because women statistically make less, women are often the person that decides to leave her career. This way, day care expenses are eliminated and the couple's collective income decreases enough to allow for deductions for student loan repayment. (Let's keep in mind that millennials have more student loan debt than credit card debt). The long term impacts can be devastating to the individual and it cramps the community cash flow. Thank you again for listening. [name]

The suggestion: Request that the IRS repeal the 1120 S Late Tax Return Filing penalty - there is no money due with the 1120S return typically. Also, it puts such a financial burden on small business owners. My tax preparer had my information and went through many personal tragedies. I could not get my records nor did I know how to file the returns myself. I filed 3 years worth of returns at the same time and got blasted with almost \$10K in penalties (Extensions had been filed on time). We are a one shareholder small business and that penalty is excessive. Requested abatement but that has been denied.

The suggestion: Allow people to claim their full capital losses. This year, due to some ill-advised stock investments, I lost a substantial amount of my savings; however, I'm only allowed to claim \$3000 in losses. In the meantime, due to a loan I had taken out against my own 401K which I could no longer afford to pay, I am charged 100% of the loan amount as income -- even though I did not see a cent of it this year -- so I am ineligible for the EIC for my three children and get no tax break for the thousands I spent sending my son to college for his first (and possibly last) year.

The suggestion: Have local offices that can answer questions about all tax subjects. Business, personal, etc. Give them the ability to work efficiently. Stay for 1 1/2 hours on a question ticket at a local office to be told they were not equipped to answer my questions. They need to have immediate dial in to superiors that can answer or research and get back to taxpayers. No wonder the public is always frustrated with the IRS. Also, have all schedules and forms for the next tax year completed and ready so taxpayers can get them and do what the IRS asks of us. Imagine, April 10th 2016, quarterly schedule H for 2016 due on April 18th. Not available online as of yet. Only the 2015 version. New business openings should have advocates assigned directly for the first few filings that are needed. No IRS agent should just give standard drill down answers to taxpayers and on top of that state that is what they can do for you. They cannot analyze your questions or realize that they are not sufficient to solve a situation. Only there to frustrate and cause delay after delay until filing dates have passed and the taxpayers are late, so they can add on fees. No taxpayer for business, personal or any filing should be directed to get a CPA or local tax prep business to analyze and decide the course of action because the IRS can't help you.

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The suggestion: Provision for extending rule for tax free sale of home. example having owned home for 35 years and spending more time in second coastal home...original home has been maintained with furnishings and utilities and use for 3 to 4 months out of year...three years ago changed mail to coastal home with aim to sale original home...after three years and poor housing market the house did not sell...now must re establish mail and hold home for two more years to re establish and conform to tax free sale...why cannot one decide which is primary home under the conditions both are maintained and used? What is so special about taking only 3 years to sale? In current market some homes have not sold in 4 to 5 years without reducing price as much as 65% in a few known cases.

The suggestion: My ex-husband owes over 15 years of arrears of child support. I have tried taking him to court but he simply vanishes. I have located him, again. Locating him and filing the motions in court are very expensive for me. His debt to me is over \$300,000. Casualty and loss do not cover debts owed by court order to individuals from either individuals or corporations. I would like to be able to represent the loss I incurred through his arrears. When the court order divorce was final, I also lost my house. He was ordered to pay the mortgage for the months that he was allowed to stay in the house while he was relocating his business. He did not pay the mortgage. I eventually lost the house trying to catch up on all payments missed. I also had to pay off his unsecured debt to clear my credit. Its been a nightmare and my losses are simply unfortunate. They cannot be claimed. I'd like to see a tax break for spouses that raise their children alone and suffer the losses of former spouses bad debt and arrears.

The suggestion: I'm a Canadian citizen who was born in the US to American parents. My family moved to Canada when I was 8 years old - since then, I have not lived or worked in the US and have never held a US passport except for the one my parents got for me before we moved. I grew up in Canada and got my citizenship nearly 20 years ago in 1997, when I was 15. As far as I'm concerned, I've only ever been Canadian - but recently I had to fill out a FATCA form at my bank, and that's how I found out that I was supposed to have been filing US income tax. At this point, all I want to do is relinquish my US citizenship, which I had no use for and is now not only useless, but an enormous source of stress; however, everything currently in place seems designed to punish people, with no regard for those in my situation: from the \$2350 renunciation fee (equivalent to a month's salary, or nearly 3 months' rent for me), to the long list of intimidating penalties for not filing. At no point was there an opportunity to give up my unwanted citizenship in a straightforward way. The process and the forms involved are very complicated, and there doesn't seem to be any assistance available - the TAS 800-number rejects calls from Canada, the IRS number is mainly a phone tree that directs people to the website, and when I tried to contact the nearest consulate in Vancouver, I was confronted with yet another phone tree that didn't even have an option to make an appointment for renunciation. This is not the conduct of a fair and just tax system. I pay my Canadian taxes - I don't understand why this is being done to dual-citizens who spent no significant amount of time in your country.

The suggestion: While I do not specifically mind paying the "shared responsibility" tax penalty, I do mind that the implementation is horribly convoluted and complicated. Since this is a federal tax, it should apply equally across states, not require research into what the market price is for a given state or region. And when I struggled to read through the Affordable Care Act when it was first introduced, I don't remember anything indicating a percentage of income if higher than the specified dollar amounts in the document. That seems like yet another layer of undesirable complication. The shared responsibility should be a simple, single worksheet: Number of months without health insurance, times a set amount per month for the tax year for all citizens no matter where they live or how much they make (not counting exemptions for those who are below a level of income where it is feasible to pay the amount). I don't mind contributing my share, but making the process of filling out any given part of my tax forms makes me want to find petitions for repealing that particular source of government income altogether because my time as a citizen feels undervalued. I will pay taxes, and don't mind as long as I am not sent through a waste of my time or have to hire an accountant just to figure out a process that should never be that complicated. If you want citizens to pay taxes, don't insult them with frustrating and complicated multi-form, multi-worksheet research processes just to pay the government.

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The suggestion: The situation is this an elderly parent staying in a health care facility and who up to this year has had to file as a single person because her pension and social security benefits were more than the required limit to file as a widow. She has dementia and an adult child has power of attorney and until now has paid for her stay from parents' accounts setup for that purpose. Parent is approved for intermediate Medicaid level but the process has not been completed. Her savings and investment are all used up with the exception of home. She owes Federal taxes but all of her pension and social security payments are required to be collected in her trust account to reimburse the Medicaid System. We need some recourse for this transitional glitch. If the Medicaid system requires all of her income how can she pay taxes?

The suggestion: Go to a straight 10 percent tax (or some fair number) for everyone. For individuals and corporations. Close all the loopholes.

The suggestion: Allow tax credits or limitations of tax for ones who are permanently disabled at a young age (less than 57). Additional allowances should especially be made for those on workers comp claims whose compensation NEVER increases.

The suggestion: Eliminate audits done through fax and correspondence. These audits are inefficient and unfair. The IRS requires immediate response, but takes weeks to respond to the information. They never assign a person to contact for a one on one conversation and provide little if no explanation to support their conclusions. Once someone is reached by phone, they have no access to details (only notes) and are unfamiliar with the case. This process is unfair to the taxpayer and results in a feeling of total helplessness. Totally unacceptable and frustrating for tax representatives of taxpayers!

The suggestion: WHEN PROCESSING RETURNS ALL ISSUES SHOULD BE REPORTED ON THE SAME NOTICE. IT IS RIDICULOUS THAT A RETURN CAN GO THROUGH PROCESSING SEVERAL TIMES, CAUSING DELAY WITH EACH ISSUE. THE IRS SHOULD AUTOMATICALLY PROCESS ALL ISSUES ON A RETURN ONCE THE FIRST ISSUE IS CAUGHT. THIS WOULD PREVENT TAXPAYERS FROM ENDURING SEVERAL REPROCESSING AND EXTREME DELAYS IN OBTAINING THEIR FINAL RETURN OR TAX STATUS.

The suggestion: Please tax Social Security at a FLAT rate not a graduated increase. The graduated increase on this double taxation put an extra tax burden on retirees who have already paid taxes and can often have them pay even more. Example is when an extra job to supplement their income is taken that can put them into another tax bracket. Not being aware that they are now in another bracket costs them even more putting them into further debt! This PENALIZES the average retired person. Part-time jobs added to taxes on RMDs should not be a penalty for retirees or any middle income wage earner. We do not have the high income wage earners' ability to hide anything in tax shelters. Please stop this!!!! Revert back to original 1% before the Clinton-Gore tax change! Paying higher taxes and having to pay estimated taxes at the same time for the following year is just not right. We are not rich people!!!! But we want to pay our FAIR share of taxes. PLEASE HELP!!! Please put the percentage and/or dollar amounts and penalty fees in your IRS tax advocate info for people who can pay the full bill in 120 days.

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The suggestion: My husband and myself are victims of identity theft for now 2 years in a row with the IRS and our taxes. We have always tried to make sure to keep our personal information confidential and not available for the public. In today's mail we received a letter from the IRS regarding the identity theft claim and how you are firmly committed to working with victims!! Well I don't believe that to be true as my husband's complete social security number not part but all of it is on the letter, and not 1 but 2 return labels! This is the reason our information is not a secure, and I am very unhappy that your agency would send this information out in the US Mail for someone to possible steal from the mail. This correspondence was signed by the Operation 1 Manager [mname removed] and I feel someone should look into your process of sending correspondence in the US Mail with confidential information on it. I know this will fall on deaf ears but I can't tell you how upset we are that our identity has been stolen 2 times, and now your sending correspondence with his complete social security number on it!!! I would appreciate your reply to [email address].

The suggestion: I believe there should be better taxpayer rights when the IRS is unreasonably late in providing refunds. When the reason they are late is of no fault of the tax payer there should be better laws and practices in place to protect the filer from unreasonable delays. And better efforts to work with the filers to resolve any existing issues.

The suggestion: I would just like to point out that the 'free file' system is not accurate. It says if you make below a certain amount you can 'free file' online using a variety of software. Unfortunately, people who are considered 'self-employed' including subcontractors and other lower paid workers, must still pay the higher filing fees because they have to file as self employed. If I do the work myself and send in the paperwork I pay the post office a small fee to deliver my tax forms. If I do the work myself and want to submit online there is no way to do it without paying a substantial fee. It would be great if the IRS let us file those Adobe forms online in the same way we would put them in an envelope and send them in snail mail style.

The suggestion: You take the majority out of your pension plan, after age 62, because of an emergency situation. The pension people should be required to advise you that if you take the whole thing ,instead of rolling over a small portion into a new fund, you will have 10 years to allocate the funds versus paying all the taxes in one year and being placed in an extremely high tax bracket.

The suggestion: How about a 1-3 day waiting period like with the rescision period of mortgages.It may save a lot of paperwork and headache down the road....imagine the possiblity of a bigger refund or finding out about fraud activity sooner and countless other benefits.

The suggestion: Have a flat tax that has been suggested many times, or a special sales tax on particular items to generate money for federal income tax. they have made it extremely complicated and too time consuming. The penalties and interest charges are outrageous for the average person. We are over taxed. IRS is bilking American citizens. Get rid of the IRS. There needs to be a glossary of all tax terms used throughout the instruction booklet. [sent twice]

The suggestion: The IRS and all government entities need to stop using the term "refund". They must remember monies due to taxpayers is a return of overcharged amounts.

The suggestion: Hi Ms. Olson, I've read the "Written Statement of Nina E. Olson, National Taxpayer Advocate, Hearing on the National Taxpayer Advocate's 2015 Annual Report to Congress Before the House Oversight and Government Reform Subcommittee on Government Operations," and based on the information in the report, I have a suggestion: In "lean manufacturing", you may know, there are various categories of waste. One of the categories is "waiting" -- such as a downstream process waiting for completed parts from an upstream process. In manufacturing, "waiting" is often associated with a reduction in output. In general, one big challenge is to build a system around the idea of the "takt time" -- the pace at which the work needs to be completed to match customer demand. Takt time is a concept associated with the balanced allocation and efficient use of resources. Takt time is calculated by dividing the available production time by the customer demand. For example, if a factory operates 24 hours per day (1440 minutes per day) and customer demand is for 720 widgets per day, then the takt time is 2 minutes. In other words, the factory must make one widget every 2 minutes to meet customer demand. If that factory makes one widget every 1.5 minutes, that is not good because then inventory grows steadily each day. On the other hand, if that same factory makes one widget every 2.5 minutes, that is not good either because it means that the factory is not keeping up with customer demand, and customers may decide to purchase their widgets from a competitor. One solution is to add more capacity at the factory -- but adding capacity adds cost (initial cost, maintenance, etc.). And if customer demand is not steady over a given time period, this can easily lead to an excess of capacity during times of lower customer demand. That is why many manufacturing organizations implement principles of "lean manufacturing" to find the hidden capacity in their organizations. For example, by implementing principles related to SMED, the factory may discover that it can reduce downtime related to changeovers and thus make one widget every 2 minutes instead of every 2.5 minutes. Their customers are more satisfied and so are the factory-owners. The IRS would likewise be wise to implement the principles of lean manufacturing to find the hidden capacity within the IRS system, but that is a lengthy discussion and so I want to focus my suggestion on just one part: takt time. Based on considering the takt time (the pace at which work needs to be completed to meet customer demand), I have a suggestion about the tax filing due date for non-corporate taxpayers (that is, for individual income tax returns). The aim of the suggestion is to improve the customer experience (as measured by the various metrics related to how customer's questions and problems are resolved) by spreading out the work across the calendar year. As you know, some businesses pay corporate taxes at regular intervals throughout the year, instead of once per year. For example, some businesses pay corporate taxes on a quarterly basis. With that in mind, would it improve the customer experience if individual income tax returns were due at different times of the year, instead of all being due on the same day of the year (on or about April 15th)? For example, due dates for returns could be based on criteria such as the first letter of the taxpayer's last name. A-G = March 30th, H-N = June 30th, O-U = September 30th, V-Z = December 30th. In terms of "takt time" and the aim of having the correct resources (quantity and type) in place at the time when those resources are needed, it seems it would make a lot of sense to spread out the due date for returns across the entire calendar year, because then customer needs could likewise be met across the entire calendar year. It seems it would be better than the current situation, which is one where the system tries to meet a very large demand in the first 3-4 months of a given year. Using our widget factory example, if the factory operated 1440 minutes per day and customer demand covering 12 months had to be met in only 3 months, then customer demand would increase from 720 widgets per day to 2880 widgets per day (for those 3 months). That requires a takt time of 0.5 minutes. Without adding more capacity (which might then go under-utilized the other 9 months of the year), those 3 months would be an extremely stressful time for both the factory and the customers, not to mention for related organizations such as suppliers and logistics groups. There would be many back-orders and long wait times. Based on the current single due date of April 15th, it seems the same sort of thing happens with the IRS and its customers -- the IRS attempts to do in 3-4 months what it really should be doing over a period of 12 months, and it causes problems all around. It is no wonder it can take over a month to get an appointment at a Taxpayer Assistance Center. Having said that, I don't know what percentage of returns are filed after April 15th, but I think the idea of spreading out the due date for individual income tax returns is reasonable. I don't know of a single business that would attempt to reconcile an entire year's worth of payments from customers in a roughly 3-month window, especially when a substantial number of those customers need personalized help. My understanding is that the current due date of April 15th has been in place since 1954 and that, based on U.S. Census Bureau information, the population of the United States is roughly double what it was in 1954. I don't know

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The suggestion: Suggestion/Two Things: When a hardship (defined later) exists for an individual taxpayer with multiple LLC's and multiple years are involved (IE 2, 3 or 4 years), the number of notices and letters coming in the mail from the IRS become overwhelming and confusing for a single person to manage. (if one could afford a bookkeeper or accountant might be different) and keep organized, while still running a small business/two or three. Most small (super small/less than 2) businesses do not have employees to manage the administrative portion, thus the reason they get behind on their paperwork. The IRS code and process, forms, paperwork, instructions for even an educated person become very confusing and difficult to discern. The cost for a professional to handle, navigate, perform becomes burdensome. There needs to be a 'streamlined, short version/simple version of the LLC paperwork' for the very small/micro business owner....j Thank you. **HARDSHIP:** Can be defined, as death in the family, hospitalization of a principle, financial (wall street) or other economical event, ...even environmental....IE Hurricane Sandy/mudslide/911..../blizzard...many conditions outside the control of the small/micro business owner...

The suggestion: Please change the W-2 forms firstly so that single persons do not claim their self so they do not owe taxes at the end of the year. As a tax payer throughout the year I feel me having to pay large lump sum of money at once is unrealistic I cannot afford this I would rather the government take out the proper amount owed or a little more so that I do not owe any money at all at the end of the year. I withhold money on my paycheck to account for this issue but it doesn't make any sense that American citizens have to turn over money from their savings at the end of the year to pay the IRS impromptu. I also believe the names of the dependents each person intends on using for the current year should be documented on the W-2 form with DOB and contact information of mother and father or person to prevent fraud. Thank

The suggestion: Right to receive all notices in a timely manner with a specific time frame provided. If the IRS can dictate how much time we have to respond to a notice there should be a time frame for them to issue, mail, and trace that notice. Also any department that processes and determines additional information is needed should be required to document what is needed so that all departments can communicate that to the taxpayer calling in (example suspended processing).

The suggestion: My suggestion is that the Estimated Tax Penalty is eliminated if line 78 is at least \$1000 and it is more than 10% of the tax shown on your return. The government has been taking taxes from my check all year. Plus, the funds I have in the bank are being taxed and I'm paying taxes every time I go to the store. Why am I being penalized because what I owe is a certain amount on the form? I already owe and now I owe more?! The only time a penalty should kick in is when I am late paying or don't pay at all. I always pay the amount that's due on time. This tax is ridiculous and another way the government finds to get as much money as it can from hard working citizens. Thank You

The suggestion: The IRS FreeFile program is a fiasco: <https://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free>. It is overly complex and the companies that are listed include some that use bait and switch tactics. TaxAct claims that a taxpayer can file for free and then hits them with a significant charge at the end (\$24.99), claiming that because the taxpayer had a state refund in the prior year, the free file option was not available. The Taxpayer Advocate should review the options for FreeFile, reject those that are bad, and simplify the process for taxpayers.

The suggestion: Many people I see daily do not report to a job, nor do they operate business in their home however is receiving Social Security for their disabled child have filed taxes and they are never questioned year to year. Please start questioning the people who file self employed without a tax identification number or proper documentation you will crack down on majority of the fraudulent activity.

The suggestion: Make a standard Brokerage statement. I volunteer with AARP Tax-Aide every year and depending on the broker items listed as sales long or short term are sometimes not distinguishable until time is spent to sort through them. A Brokerage statement short and simple on one or two pages would be great. Thank You

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The suggestion: set-up email so we can communicate with the Service like everyone else communicates.

The suggestion: because the TAS in richmond, virginia, solved a problem i had been working on for years, i think this method of communication might work. in order to improve the internal revenue service, congress should increase the irs budget and allow it to rehire and fill positions that have been empty due to cutbacks. the irs cannot do it's job well if it is not funded on a increasing basis year after year. if the purpose of the irs is to collect tax revenue, the cutbacks have hurt that purpose. in order to promote compliance, you have to make it easy for people to file individual returns. over the past 5 to 7 years, it has gotten harder and harder just to find the forms, especially publication 17 that used to be available at the richmond office yearly. this year, they did not even have household employee forms and i wasted precious time going to the office just to find that out. In addition, you now have to go hither and yon just to get the instructions for schedule A or schedule B that used to be in the 1040 instructions booklet. the irs was not able to even send libraries that i use the notebook with forms you could copy. i do not understand the rationale behind the new system. it is not more efficient or easier to deal with, especially for people who do not use computers and do not have the money to pay a tax service. if what i am complaining about could be solved with more money in the budget for the irs, then i'm done. don't get me started on the decrease in first class postage from 49 cents to 47 cents. what an unintelligent idea. sincerely, [name, address, email, date]

The suggestion: all information about money transactions for individuals and businesses and corporations are coded and fed into the irs black box automatically as they occur. the computer does the math, the individual, business, or corporation gets a tax bill once a year. the bill can be paid in full or in installments. a bridge loan to the government for the initial catch-up year. [name, address, email]

The suggestion: IRS & SSA Should Auto-Withhold Federal Tax From New Disability Recipients The iRS should work with the SSA to REQUIRE (& implement) automatic withholding of federal tax from newly approved recipients of ss disability. Many of us have problems with our brain (that's why some of us are disabled), and we are terrible at math and managing our own personal finances. Also, many of us who are disabled have lots going on, and an administrative task like remembering to call the SSA to find out how to have money withheld for taxes could easily slip a sick person's mind So that's what happened to me. And I'm guessing it probably happens to a LOT of the newly-approved-disabled people (& probably ALL of those who [like me] have cognitive difficulties) I was approved to receive disability money in May of 2015... and I remember asking the lady from the Manassass SSA office who called me to tell me I had been approved - If I could have money taken out of my payments but she told me she couldn't do that. She said I'd have to do it myself. To give you an idea of how crummy I am at handling paperwork, it is now 4.16 and I just mailed my 2012 taxes last week! So you can probably understand how this task of finding out how to go about having money withheld from my disability checks might have slipped my mind. So this week, at the insistence of the gal who does my taxes, I am finally trying to get caught up on my past due taxes (2013, 2014, & 2015) and THAT's how I just now found out that all the disability payments I got this past year were never taxed! I am in such a panic. Please save other disabled people from this (oh-so-easy-to-fix) situation, and set up the disability payments to have federal tax withheld from newly qualified recipients!!! Please? Thank you for the opportunity to comment, & by the way, I also submitted it to two other organizations(?) called TAP and SAMS. This is all so confusing to me ... I hope I am in the right place.

The suggestion: Live chat or e mail PLEASE!!!!

The suggestion: Don't apply a persons refund "for a prior tax obligation" A) without notification prior to doing so AND B) The IRS needs to say what exactly your refund was taken from you and "applied to." Otherwise it looks to a taxpayer like the IRS took their money without explaining what it was used for. Imagine that.

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The suggestion: IRS must password-protect every electronic filing to minimize ID theft. The thieves get the money too easily and spend it before the victim files his/her taxes. With each filer having password protection, it will be very difficult for the thieves to scam all the concerned parties. With this due diligence it will help to save cost of putting wrong money in wrong hands as well as the time and other financial resources that it costs the government to track and prosecute the scammers. This will also forestall any interest that have to be paid on the delayed refund to the victim.

The suggestion: As we all are paying citizens, it is redundant that someone files their taxes and an error is made and the taxes sit "sit to the side" until the error is corrected. The taxpayer didn't receive notice that an error had taken place. The taxpayer has to repeatedly call the IRS with questions pertaining to the "false hold" or non processed taxes. Then, you have the audacity to state that all taxes on hold are placed back into processing which takes another 6-8 weeks. This time frame is ridiculous and absurd. If someone has sent their taxes and the requested documentation the next step should be to place that person in immediate processing being that time has already accumulated or complete a manual walk through of the taxes. It is unfair that the taxpayer is placed at the bottom of the list, fair is fair. If you go in a store to process a refund, you give the clerk the receipt and returned merchandise, he/she ask if you would like a refund or exchange. You state exchange she informs you that when you come bk stand to the side and they will process your request, same concept. The taxpayer has already provided you with documentation so why should they have to wait in line for another 6- weeks? Answer: They shouldn't because this case should be handled differently.

The suggestion: Before the IRS sends out a dunning letter they should make sure it was reviewed by a human for reasonableness and that information is provided by the tax payer but in a different place on the tax form. Depending on computers blindly is causing unnecessary hardship by having the taxpayer absorb the delay in getting their refund or worse many hours of repeating information for the IRS that is on the filing. In addition, if the IRS is so lax, can one sue them for the extra hardship caused by their indifference, in other words, if one can show that all information is on the filing, and that total calculations were correct? TAS should work on making sure that all these dunning letters are from an identifiable person in the IRS organization who then could be held responsible by the taxpayer. I am sure I am not the only one who has had such issues and hence these suggestions. I don't understand why the penalties and burden of proof should only be in one direction.

The suggestion: In Iowa and many other states, family courts are granting 50/50 custody to divorced parents. The tax system has not caught up to this program yet. In the years that I am able to claim my son, I am able to claim the daycare tax benefit however on the years I am not able to claim my son, I am not able to claim it. This equals a \$5000+ income difference! Being a single parent, this is a struggle. If courts are going to grant 50/50, I would think there is an easy solution of providing a form stating each parent can claim 1/2 daycare each year or the parent can claim .5 of a child and daycare each year. This would allow for both parents to maintain a consistent financial tax return consecutively. Even though I am not claiming my child each year, I am still paying almost \$6000 a year in daycare. Who else can I contact to help push this idea through? It isn't a change in the taxes just a change in the policy.

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The suggestion: 1. Sending detailed info from clients broker accounts is a waste of time and money. A summary should suffice! IRS doesn't match the detail anyway! 2. \$500 billion in unreported income(?) or is it tax on the income! The problem is the word INCOME! As long as our tax system is based on INCOME(All gross receipts unless exempt by the millions of exemptions- which no one ,I mean no one can agree on). A taxpayer(?) is better off collecting exempt entitlements than taxable gross receipts. Do the calculation for a family of two adults and four children. Each adult making \$30,000 a year. One calculation based on the couple being married the other based on the couple being single with two kids each. The married couple has gross income of \$60,000. The Single couple has gross income of almost \$200,000, all except the \$60,000 is not taxable. Unbelievable? Add Food Stamps, Housing, Medical, Dental, Drug and Mental Benefits, Earned Income Tax Credits, Child Tax Credits, Breakfast, Lunch and Food Programs, SSI for children and Commodities just to list a few non-taxable entitlements. These listed items total almost \$200,000 annually for the unmarried couple and two children each. Probably not the comment you wanted, but everyone ignores this, but wonders where the people living below poverty are. Sincerely {removed name, title]

The suggestion: I was very interested in the forum to be held in Red Oak, IA this week. I thought it was a great idea. However, when I saw the participants, I was disappointed. There were not CPAs or any to really represent the actual "Tax Payers". I am a CPA and it bothers me and my partners and associates that so much time and resources are directed to the earned income credit and the premium tax credit and other such credits. The majority of our clients do not qualify for those credits. That is fine. We don't expect them to qualify. However, we have so many clients that receive notices for unintentional errors or for IRS errors that take considerable time and effort to try to clear. We can sit on the phone for over an hour waiting to try to talk with someone and/or try negotiating through the phone prompts and then never even get to speak with a person. Often, the person "cannot help us" or has no understanding of the worksheets that calculate a given amount. We have a client that received a notice on his 2014 return last fall that had a balance due because the IRS was not recognizing his overpayment from his 2013 return. Both he and we have called the IRS numerous times (as he has been getting demand notices and intent to levy notices). Each time we have to re-explain the situation. The agent goes into their system and sees that a 2013 return is sitting there with an overpayment of over \$16,000. It was filed timely in 2014. No one can figure out why it has not been processed! It has been two years! They just keep telling us that we can pay the tax due for 2014 and we'll stop getting notices. But why can't the 2013 return, with more than enough money sitting there to cover the 2014 balance due be processed? It seems to us that so many resources are directed to all of the credit programs that the people who really PAY taxes, who get notices in error, who make errors, who PAY taxes, etc. are short-changed. We need to have knowledgeable agents, who can be reached in a reasonable amount of time, who will actually understand what is being explained, who can HELP the Tax Payers.

The suggestion: Make individual taxpayer accounts available online. I have accessed my tax account online before, but cannot manage to do so again. My account information should be available like my Social Security account and my bank account. Please join the 21st century. And I DO NOT need a tax professional; they have access to login and access accounts online. Why can't I see my account online??

The suggestion: #1 - I think a different filing status should be added for persons who are widowed. After the year in which your spouse was deceased, you have to file as a single person which is not fair to senior citizens who are on limited incomes. I, for one, did not choose to be widowed and feel I am being discriminated against in having to pay higher taxes. #2 - I do not think Social Security payments should be taxed as it is a required tax deduction from incomes. I feel this is double taxation. That you

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The suggestion: Greetings IRS I have a suggestion for IRS as a Tax Reform. I know personal loans are not considered tax deductible but at least loan repayments should be calculated in overall debts especially when IRS request a Federal or State tax payments from an individual repaying large amount monthly in personal loans. I am personally experiencing such issues and feel so scared because I had to borrow money to pay off my credit card debts and other debts last year and I pay over a thousand dollars per month in personal loan repayments and will be stuck in this deal for the next 3 plus years until I am done paying the loan. I had to borrow money because my income though large enough after taxes are taken off from it the left over is barely enough to cover life expenses so I find myself borrowing high interest personal loans to answer to life's challenges like traveling to bury my grand mother and be solely responsible for the cost. Even if we are not allowed to claim the high interest paid back to personal loans at least some consideration should be put in place for IRS to forgive tax debts based on difficulties by tax payer to make such payments because of outstanding debts. Thanks for your attention and I pray you consider my plea, this would help many people who feel the squeeze like I do right now.

The suggestion: If the tax filer confirms he/she will be submitting an FBAR, then the 8938 forms should only be required for interest/income bearing accounts or for accounts with income over a certain threshold. It is so laborious, costly, and doubles the work to fill out the 8938's since we have to file FBARs anyway. I spend almost just as much money paying the accountants to prepare my taxes as the income I make.

The suggestion: we were paying student loans from our daughter's education. Due to disability, we were unable to keep up. We were able to have the loans dismissed because of the disability. The problem is that the amount of the loan was reported as INCOME making our tax liability huge. We couldn't keep up with the student loan cost and now we pay about the same amount monthly to pay off the extra tax - plus interest and fines. If we were not able to pay the loans, how can we pay the tax? If we had the income that it looks like on our tax forms, we would be wealthy - but it was NOT INCOME.

The suggestion: I hold for 18 minutes, ask about submitting an ITIN overseas, get forwarded and hold for another 6 minutes, then get a recording " this topic is only answered by a person during the tax season..." Extremely frustrating waste of time. I was trying to find out which US embassies a W7 ITIN application can be accepted by. Looking through the W7 instructions and the ITIN pages, I am only able to find information about acceptance agents. I looked on the embassy website and did not find an answer either.

The suggestion: Yes, please review FATCA and the devastating effects it is having on American persons living abroad. Ordinary citizens are being overly burdened with invasive, confusing, and expensive compliance, always under the threat of huge penalties. Residency based taxation seems a simple and effective solution.